



# Healthier happens together<sup>®</sup>

Benefits designed for your unique needs

**County of San Mateo**

Member Presentation for Active Employees

1/1/25 Open Enrollment



**COUNTY OF  
SAN MATEO**

Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company and its affiliates (Aetna).

Information is believed to be accurate as of the production date; however, it is subject to change. Actual results may vary.

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# Welcome

**Aetna Concierge Team  
(Customer Service)**

**1-833-576-2494**

Monday thru Friday, 8am-6pm

Enroll at:



or visit:

<https://www.aetnaresource.com/p/cosm>

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# **Your Aetna Medical Plan Benefits**

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# Health Maintenance Organization (HMO)



- HMO plans require you and each family member to select a Primary Care Physician (PCP) and medical group. Additional care from specialists, hospitals, surgeons, etc. require a referral from your PCP medical group.
- If you do not select a PCP when you initially enroll Aetna will assign one for each of your family members.
- Each family member's PCP will be printed on the ID cards. You will receive plastic ID cards when you initially enroll, and then digital ID cards if you make any subsequent changes. If you would like a new plastic ID card, please contact Aetna at 1-833-576-2494.

# Aetna® Value Network (AVN) HMO Plan (California Only)



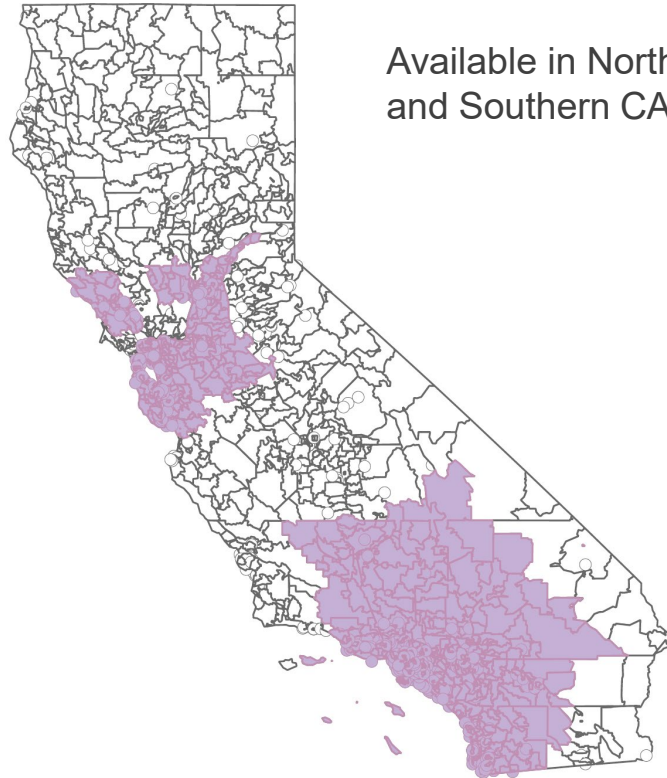
**HMO Plan**  
In-network care only



**PCP required**



**Referrals**



Available in Northern  
and Southern CA

## Includes these Bay Area IPA/Medical Groups:

- All American Medical Group
- Dignity Health Medical Network – Santa Cruz
- Hill Physicians – East Bay – Alameda
- Hill Physicians – East Bay – Contra Costa
- Hill Physicians – San Francisco
- Palo Alto Medical Clinic (PAMF)
- Palo Alto Medical Foundation – PMC/Mills Peninsula Div.
- Physicians Medical Group of San Jose
- Santa Clara County IPA (SCCIPA)
- Sutter East Bay – Diablo Division
- Sutter East Bay Medical Foundation
- Sutter Medical Group of the Redwoods
- Sutter West Bay Medical Group

You can change your PCP and/or medical group at any time by calling Aetna at the number above (which is also printed on the back of your ID card) or logging into the member website at

[www.aetnaresource.com/p/cosm](http://www.aetnaresource.com/p/cosm).

# Aetna HMO Plan (available in 33 states - see map below)



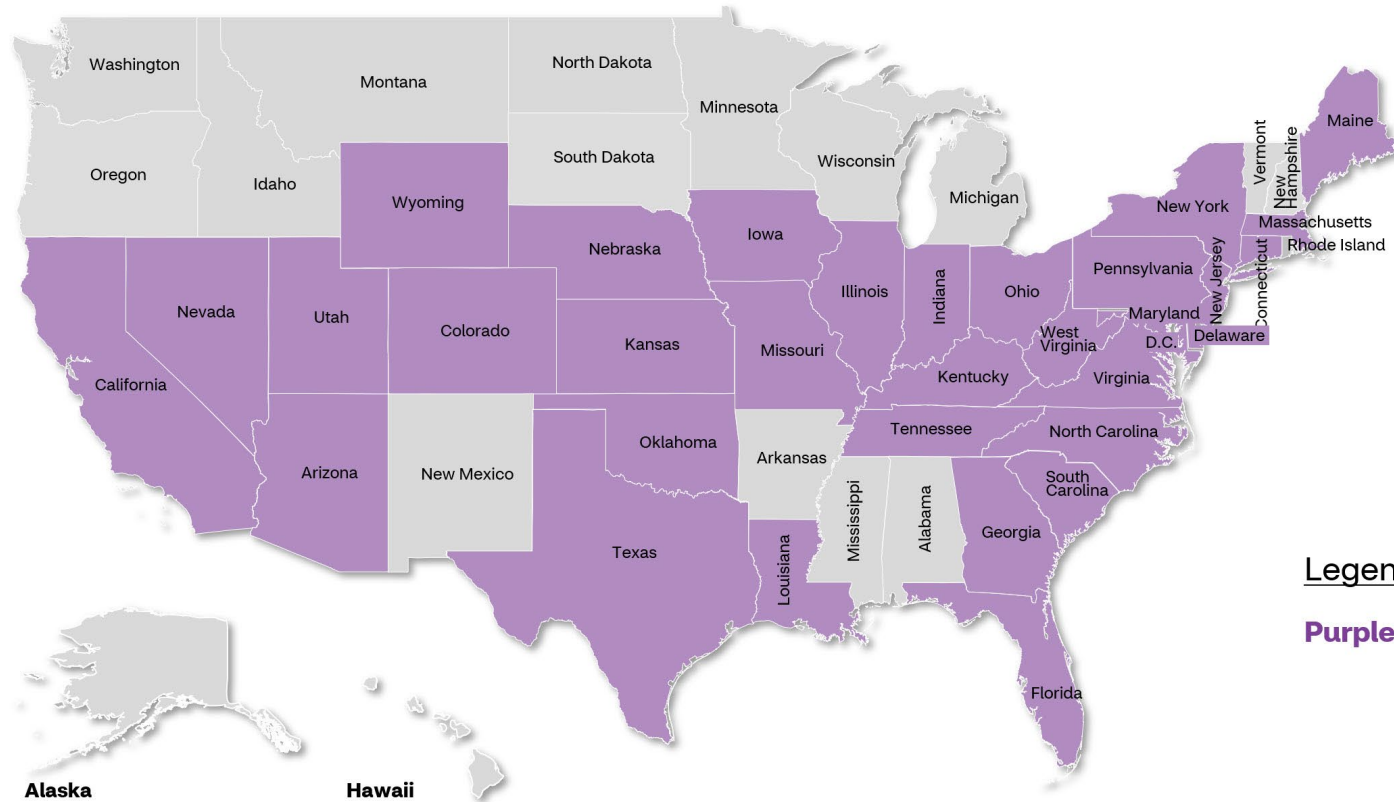
**HMO Plan**  
In-network care only



**PCP required**



**Referrals**



Legend:

**Purple** = HMO State

You can change your PCP and/or medical group at any time by calling Aetna at the number above (which is also printed on the back of your ID card) or logging into the member website at

[www.aetnaresource.com/p/cosm](http://www.aetnaresource.com/p/cosm).

# AVN and HMO Tips

- You must get referrals from your PCP and approval from your medical group for most of your specialty care. You cannot just go directly to any in-network provider.
- Your PCP will generally refer you to a specialist within the same medical group.
- Referral/authorization requests for AVN/HMO members are reviewed by your medical group – not Aetna.
- Your PCP or specialist will refer you to a participating Lab/X-ray provider that is part of your medical group. You can also ask them to send your lab work to the national chains Quest or LabCorp.
- AVN/HMO members must obtain prescriptions from an in-network pharmacy (e.g., CVS, Costco, etc.) or via CVS Caremark Mail Service Pharmacy. The pharmacy network is called Aetna National Pharmacy Network.
- AVN/HMO members can self-refer to in-network acupuncturists and chiropractors. PCP approval is not required. To locate an in-network provider log into [www.aetnaresource.com/p/cosm](http://www.aetnaresource.com/p/cosm) and search for Alternative Medicine.



# Managed Choice POS (Open Access) Plans (OAMC for short)

OAMC PPO HDHP and OAMC PPO \$200 Deductible



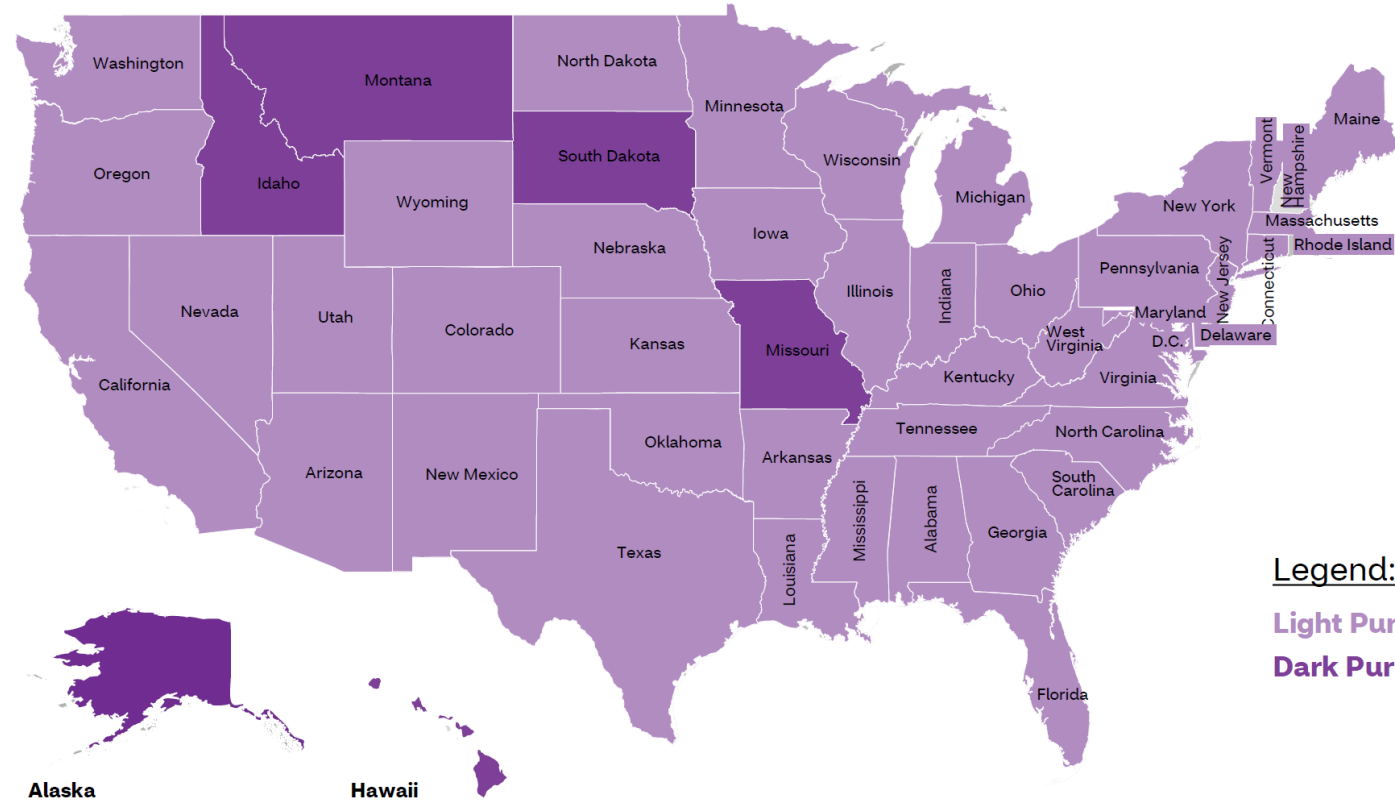
**PPO Plan**  
In-network and  
Out-of-network care



No PCP required



No Referrals



**Legend:**

Light Purple = OAMC

Dark Purple = OC PPO



# OAMC (PPO) Tips

- You choose every time you go to the doctor whether you want to go in-network or out-of-network.
- In-network providers will usually file claims for you and obtain precertification when necessary.
- Out-of-network providers may require that you pay the full charges and submit a claim to Aetna.
- When you go to an out-of-network provider, it is your responsibility to obtain precertification from us for any services and supplies on the precertification list (e.g., hospital stays, complex imaging). Refer to your plan booklet for the complete list.
- You may use any Lab/X-ray provider, but your benefits will be higher if you use an in-network one. You can also ask your physician to send your lab work to the national chains Quest or LabCorp, which are both in-network.
- You may obtain prescriptions from any licensed pharmacy, but your cost will be less when you use an in-network one (e.g., CVS, Costco, etc.) or via CVS Caremark Mail Service Pharmacy. The pharmacy network is called Aetna National Pharmacy Network.

# County of San Mateo – Aetna Medical Benefits

	AVN	HMO	OAMC PPO HDHP		OAMC PPO \$200 Deductible	
	In-Network Only	In-Network Only	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Annual Deductible</b> Individual Family	None	None	\$1,500 \$3,000	\$3,000 \$6,000	\$200 \$600	\$500 \$1,000
<b>Annual Out-of-Pocket Maximum</b> Individual Family	\$1,000 \$3,000	\$1,000 \$3,000	\$3,000 \$6,000	\$6,000 \$12,000	\$2,000 \$4,000	\$4,000 \$8,000
Coinsurance (Plan Pays)	100%	100%	90%	60%	80%	60%
<b>What The Plan Pays for Covered Services:</b>						
Preventive Care	100%	100%	100% No Deductible	Well-Child & Well- Woman Only	100% No Deductible	60% after Deductible
Primary Care & Specialist Office Visits	100% after \$15 Copay	100% after \$15 Copay	90% after Deductible	60% after Deductible	80% No Deductible	60% after Deductible
Diagnostic Lab/X-Ray	100%	100%	90% after Deductible	60% after Deductible	80% after Deductible	60% after Deductible

# County of San Mateo – Aetna Medical Benefits

	AVN	HMO	OAMC PPO HDHP		OAMC PPO \$200 Deductible	
	In-Network Only	In-Network Only	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>What The Plan Pays for Covered Services:</b>						
Diagnostic Lab/X-Ray	100%	100%	90% after Deductible	60% after Deductible	80% after Deductible	60% after Deductible
Hospital Emergency Room (Copay waived if admitted)	100% after \$100 Copay	100% after \$100 Copay	90% after Deductible	90% after Deductible	100% after \$100 Copay	100% after \$100 Copay
Urgent Care	100% after \$15 Copay	100% after \$15 Copay	90% after Deductible	60% after Deductible	100% No Deductible	60% after Deductible
Inpatient Hospital	100% after \$100 Copay	100% after \$100 Copay	90% after Deductible	60% after Deductible	80% after Deductible	60% after Deductible
Outpatient Surgery in a Hospital	100% after \$50 Copay	100% after \$50 Copay	90% after Deductible	60% after Deductible	80% after Deductible	60% after Deductible
Outpatient Surgery in a Freestanding Facility	100%	100%	90% after Deductible	60% after Deductible	80% after Deductible	60% after Deductible

# County of San Mateo – Aetna Medical Benefits

	AVN	HMO	OAMC PPO HDHP		OAMC PPO \$200 Deductible	
	In-Network Only	In-Network Only	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>What The Plan Pays for Covered Services:</b>						
Outpatient Short-Term Rehab (Physical Therapy)	100% after \$15 Copay	100% after \$15 Copay	90% after Deductible	60% after Deductible	80% after Deductible	60% after Deductible
Spinal Manipulation Therapy (Chiropractic)	100% after \$10 Copay; 30 visits	100% after \$10 Copay; 30 visits	90% after Ded. 20 visits	60% after Ded. Combined	80% after Ded. 30 visits	60% after Ded. Combined
Acupuncture (Visits Separate from Chiropractic)	100% after \$10 Copay; 30 visits	100% after \$10 Copay; 30 visits	90% after Ded. 20 visits	60% after Ded. Combined	80% after Ded. 20 visits	60% after Ded. Combined
Teladoc Phone or Video Visit General Medical; Cost Share may be higher for BH and Dermatology	\$15 Copay	\$15 Copay	90% after Deductible to \$56/visit	60% after Deductible to \$56/visit	80% No Deductible to \$56/visit	60% after Deductible to \$56/visit



# County of San Mateo – Aetna Pharmacy Benefits

	AVN	HMO	OAMC PPO HDHP		OAMC PPO \$200 Deductible	
	In-Network Only	In-Network Only	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>What The Member Pays for Covered Prescriptions:</b>						
Deductible	None	None	Plan Deductible	Plan Deductible	None	None
Value Drug List Medications	\$0 Copay	\$0 Copay	\$0 Copay after Deductible	25% to Max. \$250 Copay *	\$0 Copay	25% to Max. \$250 Copay
Preferred Generic Retail (up to 31-day supply) Mail Rx (up to 90-day supply)	\$15 Copay \$30 Copay	\$15 Copay \$30 Copay	\$10 Copay * \$20 Copay *	25%+\$10 to Max. \$250 Copay * N/A	\$15 Copay \$30 Copay	25%+\$15 to Max. \$250 Copay N/A
Preferred Brand Retail (up to 31-day supply) Mail Rx (up to 90-day supply)	\$25 Copay \$50 Copay	\$25 Copay \$50 Copay	\$25 Copay * \$50 Copay *	25% +\$25 to Max. \$250 Copay * N/A	\$30 Copay \$60 Copay	25% +\$30 to Max. \$250 Copay N/A
Non-Preferred Generic or Brand Retail (up to 31-day supply) Mail Rx (up to 90-day supply)	\$40 Copay \$80 Copay	\$40 Copay \$80 Copay	\$40 Copay * \$80 Copay *	25% +\$40 to Max. \$250 Copay * N/A	\$45 Copay \$90 Copay	25% +\$45 to Max. \$250 Copay N/A
Specialty Rx Must be obtained from Aetna Specialty Pharmacy Network	20% to Max \$200 Copay	20% to Max \$200 Copay	20% to Max \$200 Copay *	N/A	20% to Max \$100 Copay	N/A

\* Member must first satisfy plan deductible.

# Emergency & Urgent Care

Sometimes unexpected health problems can happen. Relax — and know that we're here to help. **You are covered for emergency and urgent care no matter where you are in the world.**

For emergency care use any licensed provider. We'll cover you at the In-network level of your plan, even if you are traveling outside of the U.S.






If you need urgent or non-emergency care you have several options available including:

- Teladoc
- Your Primary Care Physician
- CVS MinuteClinic (where available)
- Urgent Care Center

Please go to the County's Aetna microsite:

[www.aetnaresource.com/p/cosm](http://www.aetnaresource.com/p/cosm)

and download the flyer "Know Your Options When You Need Care" for more information.

	Care from anywhere	In-person options for care			
	Non-emergency	Non-emergency	Non-emergency	Urgent	Emergency
Care options	 <p><b>Teladoc®</b></p> <p>Teladoc gives you 24/7 access to board-certified doctors by phone, video or mobile app. Talk to a doctor in minutes and get a diagnosis, treatment, and prescription (when needed), for non-emergency medical needs.</p>	 <p><b>Primary care physician (PCP**)</b></p> <p>Your PCP is the best option for in-person, non-emergency care.</p> <p>To find in-network PCPs near you, log in to your member website.</p>	 <p><b>MinuteClinic®</b></p> <p>MinuteClinic offers convenient care 7 days a week from certified nurse practitioners and physician assistants at select CVS Pharmacy® and Target stores nationwide.</p>	 <p><b>Urgent care center</b></p> <p>Urgent care centers provide quick care for serious, but not life-threatening, situations. Many urgent care centers offer imaging, X-ray and lab services.</p>	 <p><b>Emergency room</b></p> <p>The emergency room (ER) is for emergencies that can permanently impair or endanger your life. Using the ER for non-life-threatening issues can be very costly and probably means a very long wait time.</p>
When to use	<ul style="list-style-type: none"> <li>• Allergies</li> <li>• Flu</li> <li>• Bronchitis</li> <li>• Sinus infection</li> <li>• Food poisoning</li> <li>• Rash</li> <li>• Poison ivy/oak</li> <li>• Sunburn</li> <li>• Sore throat</li> <li>• Headache/migraine</li> <li>• Eye infection and more</li> </ul>	<ul style="list-style-type: none"> <li>• Physicals (wellness, screening)</li> <li>• Vaccinations &amp; injections</li> <li>• Chronic condition management (heart disease, diabetes, arthritis, etc.)</li> <li>• Acute care (sinus infections and injuries)</li> <li>• Urgent care may be available by appointment</li> </ul>	<ul style="list-style-type: none"> <li>• Minor illnesses &amp; injuries</li> <li>• Screenings &amp; monitoring</li> <li>• Skin conditions</li> <li>• Vaccinations &amp; injections</li> <li>• Wellness &amp; physicals</li> <li>• Women's services</li> <li>• Travel health</li> </ul> <p>Visit <b>minuteclinic.com</b> to confirm services available at your location</p>	<ul style="list-style-type: none"> <li>• Back/neck pain</li> <li>• Cuts that require stitches</li> <li>• Minor burns</li> <li>• Flu</li> <li>• Sprains</li> <li>• Fractures</li> <li>• Bronchitis</li> <li>• Headaches and more</li> </ul>	<ul style="list-style-type: none"> <li>• Chest pain</li> <li>• Severe abdominal pain</li> <li>• Trouble breathing</li> <li>• Uncontrollable bleeding</li> <li>• Symptoms that may put your life at risk</li> </ul>
Availability	24 hours a day 7 days a week 365 days a year	Weekdays during business hours <i>(May be open extended hours and/or Saturdays)</i>	7 days a week <i>(including evenings and weekends)</i>	Many open 7 days a week with extended hours	24 hours a day 7 days a week 365 days a year
How to access	By phone: <b>1-855-Teladoc (1-855-835-2362)</b> By video: <b>Teladoc.com/aetna</b> By mobile app: download the <b>Aetna Health</b> or <b>Teladoc app</b> to get started	By appointment only	At select CVS Pharmacy and Target stores  Schedule an appointment at <b>minuteclinic.com</b> or through the CVS Pharmacy app	Walk in	Walk in

# Out-of-Area Dependent Children

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## AVN/HMO

If you have children going to school or living with a parent outside of the California Aetna AVN or HMO service areas, we can cover them.

- If they reside in another Aetna HMO network service area (e.g., Phoenix, Arizona) they can select a primary care physician (PCP) in that area.
  - Please provide The County with your dependent's local address (e.g., in Phoenix, Arizona).
  - Aetna will enroll your dependent in the same AVN/HMO plan as you with your SSN and the same Aetna W ID #.
  - Call the Aetna Concierge team at 1-833-576-2494 when you receive your dependent's ID card and select the new desired PCP in their area.
- If they do not reside in another Aetna HMO network service area, we can enroll them in a special Out-of-Area Dependent PPO Plan.
  - Please complete the special Out-of-Area Dependent PPO Plan enrollment form (available from the Benefits Office) and provide the dependent's local address.
  - Your dependent will be enrolled separately under their own SSN and issued their own Aetna W ID #.
  - Your dependent's benefits will mirror the County's OAMC PPO \$200 plan. The network will be Aetna's nationwide Open Choice PPO.

To find out if your dependent resides in another Aetna HMO network service area please call the Aetna Concierge team at 1-833-576-2494 and provide the zip code.

## Managed Choice POS (Open Access) – aka OAMC PPO

Members in these plans have access to Aetna's nationwide network, so your dependents can use In-Network providers in any state.

If there are no In-Network providers available your dependents may use any licensed provider and will be covered at the In-Network level for emergency/urgent care, and the Out-of-Network level for everything else.

## Pharmacy

Aetna's pharmacy network is nationwide, so your dependents will have access to their plan's pharmacy benefits wherever they reside.

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# Your Aetna Value-Added Programs

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# 24-Hour Nurse Line

Health information is  
a phone call away

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- Get information on a wide range of health and wellness topics
- Make better health care decisions
- Find out more about a medical test or procedure
- Get help preparing for a visit to your doctor
- Receive emails with links to videos related to your question or topic

\*Informed Health® Line 2022 Member Satisfaction Survey.



**91%**

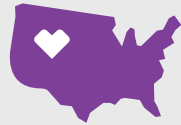
*of members said the 24-Hour  
Nurse Line helped them make  
a better health care decision\**

# Teladoc Health

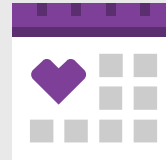
**24/7 access** to a doctor by phone or video



Talk to a doctor  
from your home\*



Available  
anytime, anywhere\*\*



\$56 or less  
per visit

\*Teladoc can answer questions about the virus, assess your risk, and provide support to help relieve symptoms.  
Due to COVID-19, the need for our care has never been greater and wait times can be a few hours.

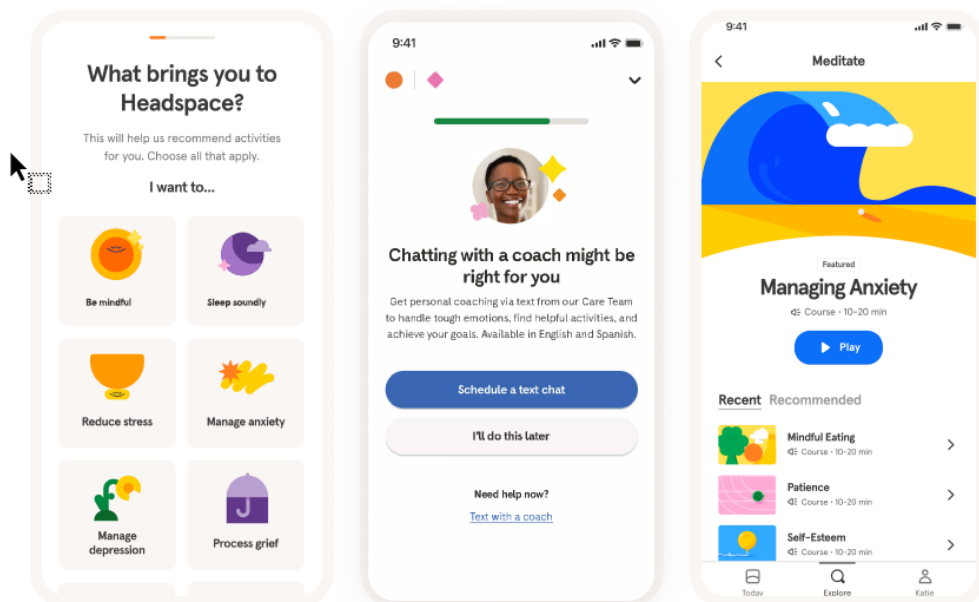
\*\*Idaho is video only; Arkansas and Delaware require video for first visit every 24 months.

Optional for self-funded plans.

Talk to a doctor  
**anytime,**  
**anywhere**

# County of San Mateo – Headspace Apps

## Say Hello to Headspace



## Access to immediate mental health support and meditations

Headspace is your personal guide. With hundreds of guided exercises for meditation, sleep, focus, and movement, plus one-on-one guidance from coaches and clinicians, Headspace will help you feel like your best self.



Get started

<https://work.headspace.com/sanmateocounty/member-enroll>



**This program is part of your plan** — there's no extra cost to you. By participating in this program, you'll learn more about:

- What to expect before and after delivery
- Early labor symptoms
- Newborn care
- Breastfeeding, and more



And if you have certain risk factors, you'll also get special support to help avoid an early delivery.

# Aetna Enhanced Maternity Program

Giving you and your baby a healthy start



## More features on your member website

You'll have access to the Maternity Support Center.\* On the site, you'll get helpful tools and resources, information about pregnancy stages, personalized benefit details and more

\*Our maternity program and support teams do not diagnose or treat members. We assist you in getting the care you need, and our program is not a substitute for the medical treatment and/or instructions provided by your health care providers.



# Count on savings with the Aetna<sup>®</sup> Discount Program\*

- Fitness
- Books
- Natural products and services
- Oral health
- Hearing
- Weight management
- Vision
- At-home products

\* Discount programs are NOT insurance and program features are not guaranteed under the plan contract and may be discontinued at any time. Discount programs are in addition to any plan benefits and may require a separate charge to access such programs. Discount programs are NOT available to New York policyholders.



# Ask your Aetna Concierge

Get personalized support and the answers you need



How can I find the right specialist?



Is this covered under my plan?



I have my diagnosis. What do I do now?

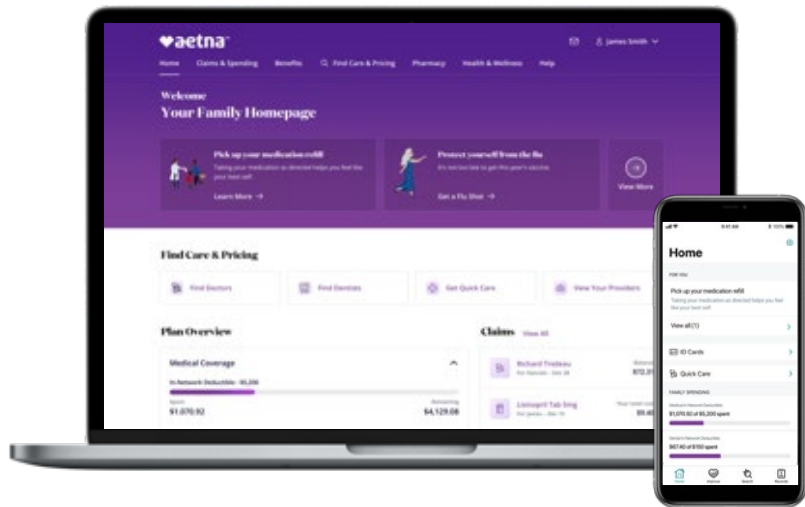
**1-833-576-2494**  
Monday thru Friday  
8am to 6pm

# Take charge of your health care

with the Aetna® member website and the Aetna Health<sup>SM</sup> app

## Find everything you need, all in one place

Set up your account to manage your benefits and more at home or on the go.



Download the  
Aetna Health app

Just visit [www.aetnaresource.com/p/cosm](http://www.aetnaresource.com/p/cosm) to create an account and log in to your member website.

App screens are a composite of real situations.  
All names and other identifying information are fictional.

## A smarter, simpler, more convenient way to take charge of your health care and benefits



### Manage your plan

- Check your plan summary for detailed information on what's covered by your plan.
- Track your spending and understand your progress toward meeting your individual and family deductibles.
- Easily access your digital ID card anytime.



### Connect to care

- Use tools to help you choose quality, in-network and local providers, pharmacies and facilities, including convenient retail clinics and urgent care.
- Get cost estimates for visits and procedures before getting care.
- Talk to a doctor anytime by phone or video chat from home.



### Improve your health

- Receive personalized reminders to improve your health.



# Digital support centers provide quality online resources for members



All support centers are accessible via [health.aetna.com](https://health.aetna.com)

*(Under Member Resources for Cancer and Back and Joint under Well-Being Tools for Women's Health, Maternity, and Transgender and Gender Diverse Support Centers)*



## Cancer Support

Whether you're newly diagnosed with cancer, currently in treatment or caring for a loved one, this tool can support you with education, tips and tools to help navigate this experience.

- Breast Cancer
- Women's Reproductive Cancer
- Lung Cancer
- Prostate Cancer
- Colorectal Cancer



## Back and Joint Care Support

A collection of joint pain and back pain resources to guide you through everything from the causes of pain to treatment options to tips for long-term health.

- Hip Care
- Knee Care
- Back Care



## Women's Health

Women have unique health experiences from adolescence to post menopause. This site has resources to guide you through health topics over different life stages.

- Reproductive Health
- Menstrual Health and Menopause
- Heart Health
- Mental Well-Being
- Health Conditions



## Maternity Support

Staffed by nurses with maternity experience, this program provides resources, tips and guidance to help you through each stage of your pregnancy journey.

- End-to-End Maternity
- Fertility Support
- Postpartum Wellness
- Adoption Support



## Transgender and Gender-Diverse Support

Provides access to Transgender advocates, resources and educational information through all phases of our members' experience

- Specially Trained Care Advocates
- Education, Support and Resources
- Specialized Providers and Facilities



# Q&A



This material is for information only. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change.

Discounts for non-covered dental services may not be available in all states. Providers participating in the Aetna Vision network are contracted through EyeMed Vision Care, LLC. EyeMed and Aetna are independent contractors and not employees or agents of each other. Participating vision providers are credentialed by and subject to the credentialing requirements of EyeMed. Aetna does not provide medical/vision care or treatment and is not responsible for outcomes. Aetna does not guarantee access to vision care services or access to specific vision care providers and provider network composition is subject to change without notice. Vision insurance plans contain exclusions and limitations. Not all vision services are covered.

Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Health benefits and health insurance plans contain exclusions and limitations.

Aetna, CVS Pharmacy® and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are part of the CVS Health family of companies.

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Information is believed to be accurate as of the production date; however, it is subject to change.

For more information about Aetna plans, refer to [Aetna.com](https://www.aetna.com).

**Policy forms issued in Idaho by Aetna Health of Utah Inc. include:** HI ID GrpAg 05, HI SG HGrpAg 03.

**Policy forms issued in Idaho by Aetna Life Insurance Company include:** GR-29/GR-29N, AL HGrpPol 05, AL HGrpPol-Vision 01.

**Policy forms issued in Oklahoma include:** AL COC00010, HC COC00010, AL-HCOC-Dental PPO 04, AL HCOC-Dental CD04,AL HCOC Vision AVP01.

**Policy forms issued in Missouri include:** AL HGrpPol 01R5, HI HGrpAg 05, HO HgrpPol 04, AL HGrpPol-Vision 01, AL HGrpPol-Dental 01, DM HGrpAG-Dental 02.